



Section 184A

Native Hawaiian Housing Loan Guarantee Program



CLAIMS



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Director, Office of Loan Guarantee



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COVID-19 National Emergency



DLL - 2020 - 02: Loss
Mitigation options/COVID-19

DLL - 2020 - 03: Electronic
Submission of
Endorsements/Claims

DLL - 2020 - 04: Foreclosure
/ Eviction Moratorium

DLL - 2020 - 05: Appraisal,
VOE, Tax Transcripts



DLL - 2020 - 03:

Section184Endorsements@hud.gov

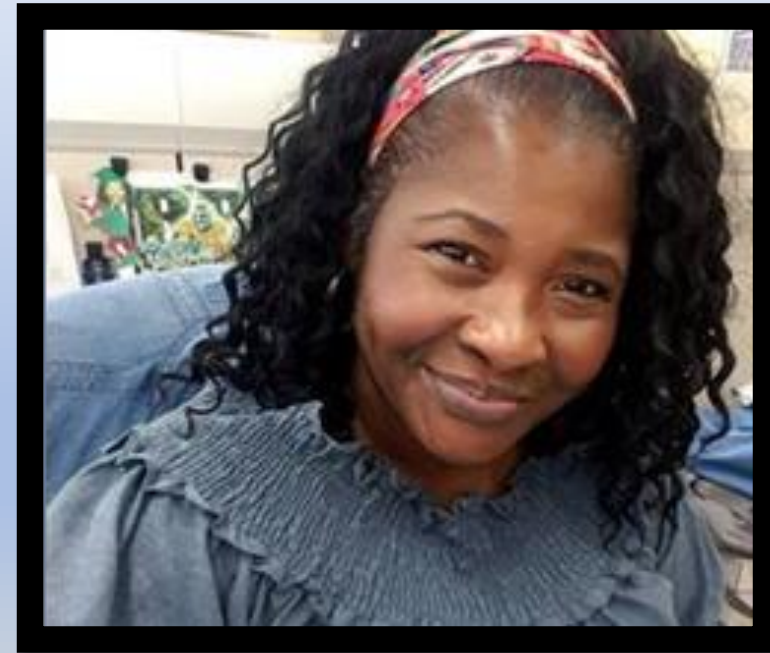
Section184Claims@hud.gov

Duplicate-In Process Files
- Files Shipped prior to April 2, 2020

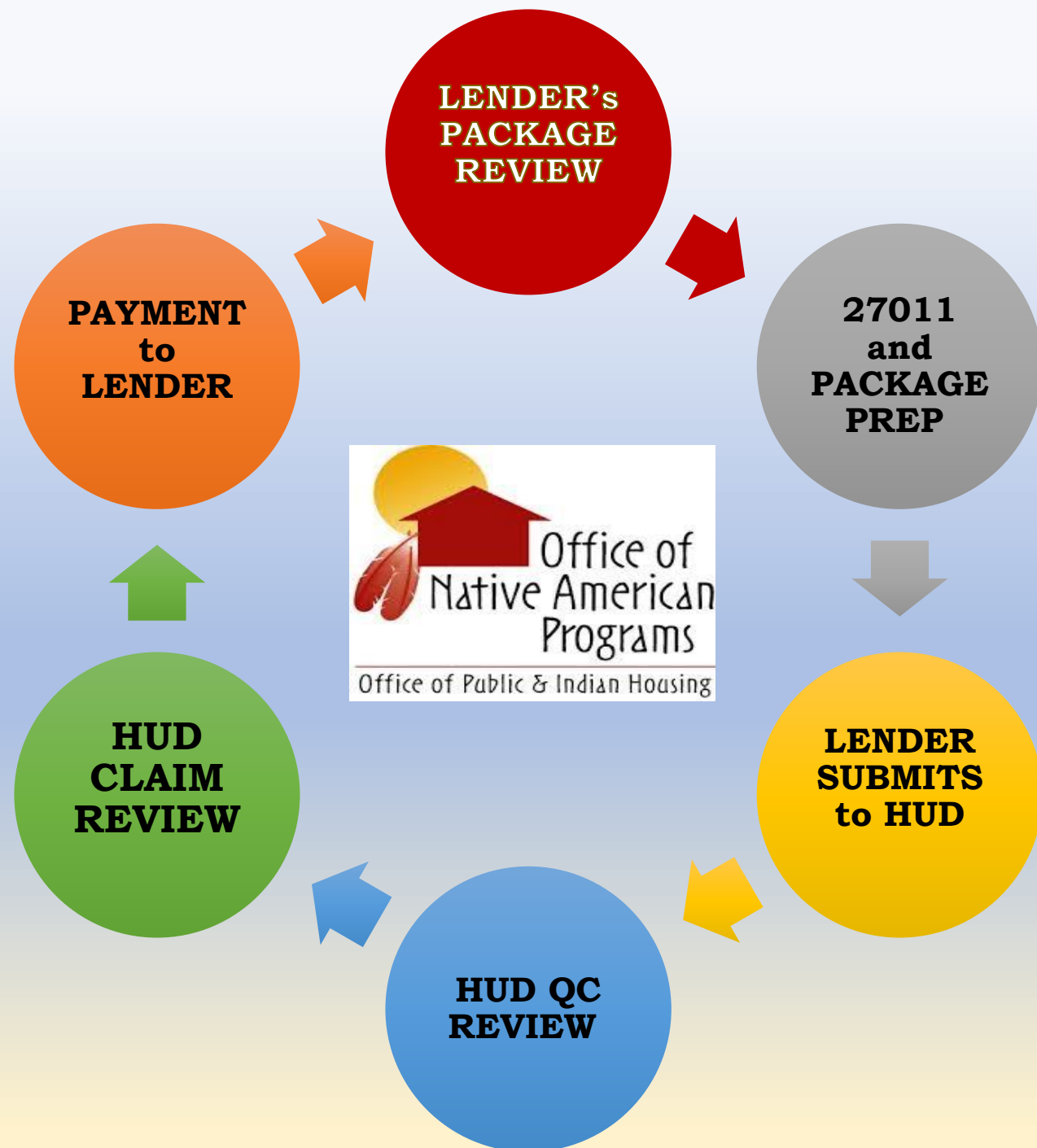


Andrika Wagstaff

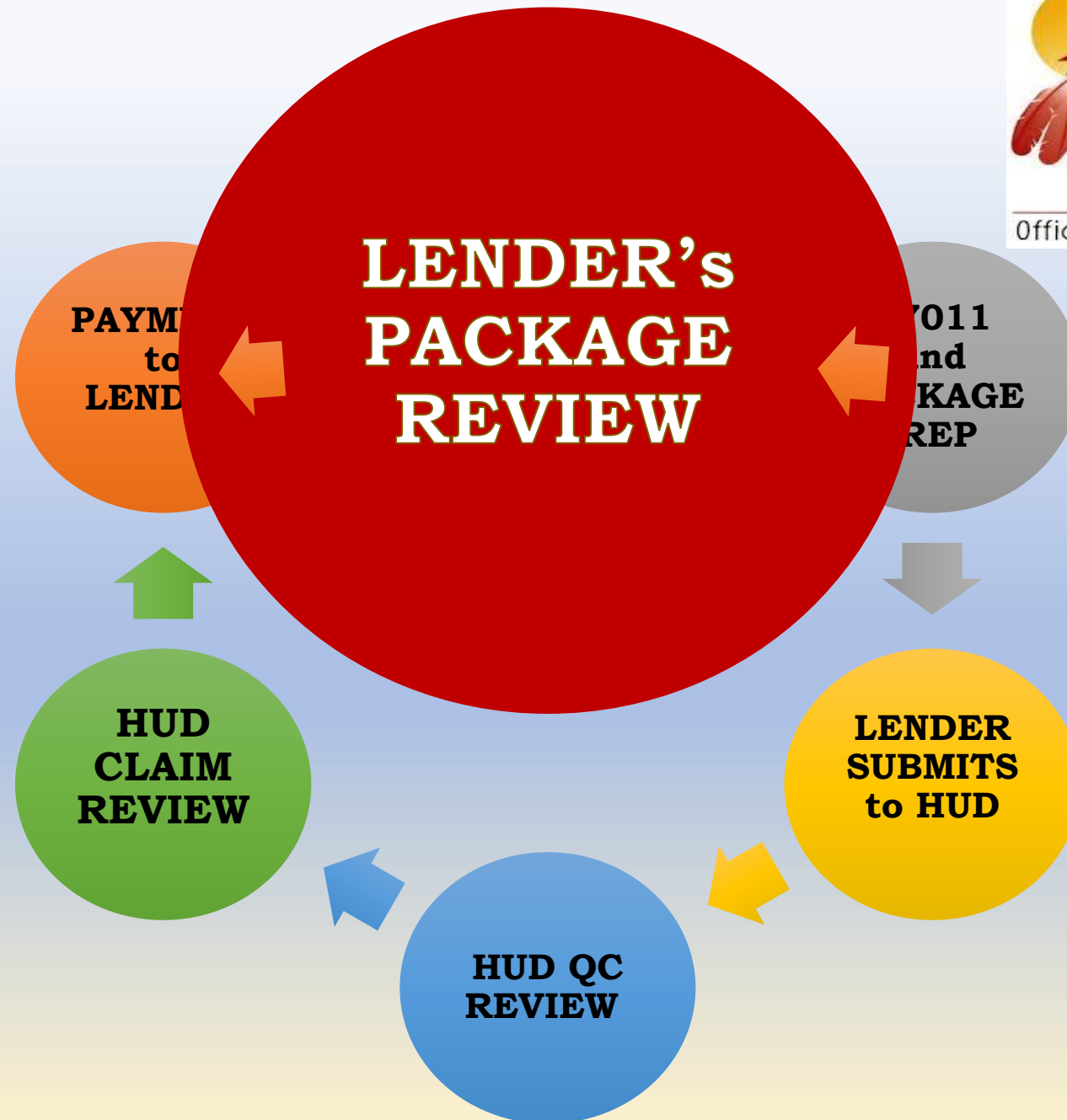
Loan Guarantee Specialist, Office of Loan Guarantee



Claim Process



Claim Process





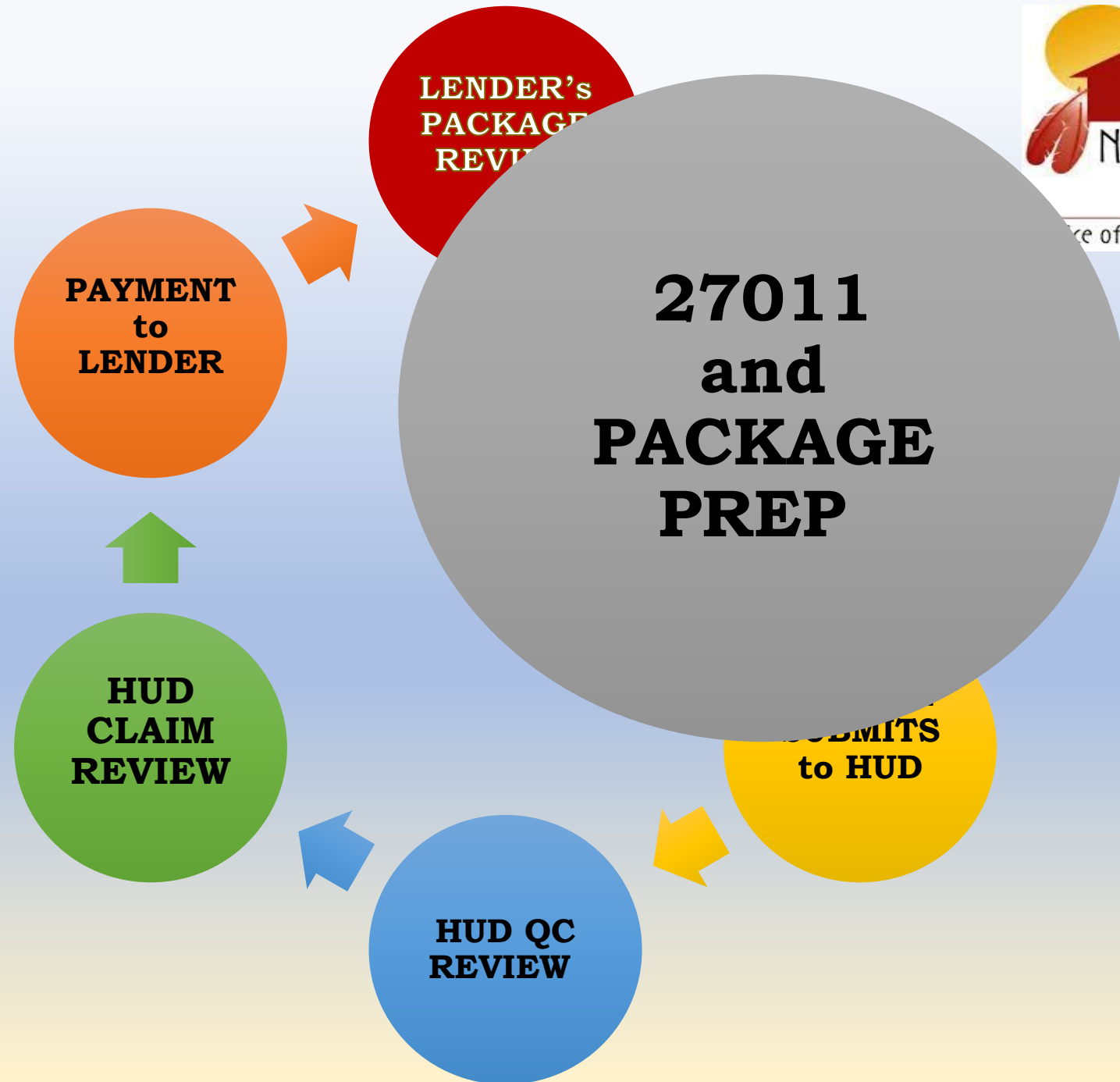
Claim Process

Default

Foreclosure

Assignment

Claim Process





Claim Process

**27011
and
PACKAGE
PREP**

Form HUD-27011, Single Family Application for Insurance Benefits

<https://www.hud.gov/sites/dfiles/OCHCO/documents/27011.pdf>



Claim Process

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Form HUD-27011

- Part A – General Information
- Part B – Financial Data
- Part C – Support Document
- Part D – Support Document-Continuation 1
- Part E – Support Document-Continuation 2

Single-Family Application for Insurance Benefits

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

27011
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PREP

Write number and date where indicated (i.e. MM-DD-YYYY).

General Information

1. Claim Type

☒

01-Conveyance

☐

03-Automatic Assignment

☐

05-Supplemental

☐

07-PFS

☐

31-Spec. Forb.

☐

02-Assignment

☐

04-Coinsurance

☐

06-CWCOT

☐

Other

☐

33-Partial Claim

2. FHA Case Number

XXX-XXXXXX

1. Claim Type Mark the space for:

Claim Type 01: Conveyance or Deed-in-lieu

Claim Type 02: Assignment – TRIBAL TRUST/LEASEHOLD/ALLOTTED (HAWAII 184-A)

Claim Type 05: Supplemental

Claim Type 06: Without Conveyance - CWCOT

Claim Type 07: Pre-foreclosure Sale – no incentive payment for using a prescribed reinstatement option.

Claim Type 31: Special Forbearance

Claim Type 32: Loan Modification

Claim Type 33: Loss Mitigation Advance



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Time Requirement:

- Initiation of Foreclosure/First Legal Action Date
 - Within 180 days; no sooner than 120 days
 - Qualified extensions
 - Vacant Properties
 - Within 120 days of default or 30 days of discovery



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First Legal Action Extensions



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Time Requirement:

Reasonable Diligence Timeframe (RDT)

First Legal Actions To Initiate Foreclosure And Reasonable Diligence Timeframes (Effective 1/1/2016)

<https://www.hud.gov/sites/documents/16-03ML.PDF>



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HUD Schedule of Attorney Fees:

<https://www.hud.gov/sites/documents/16-03ML.PDF>



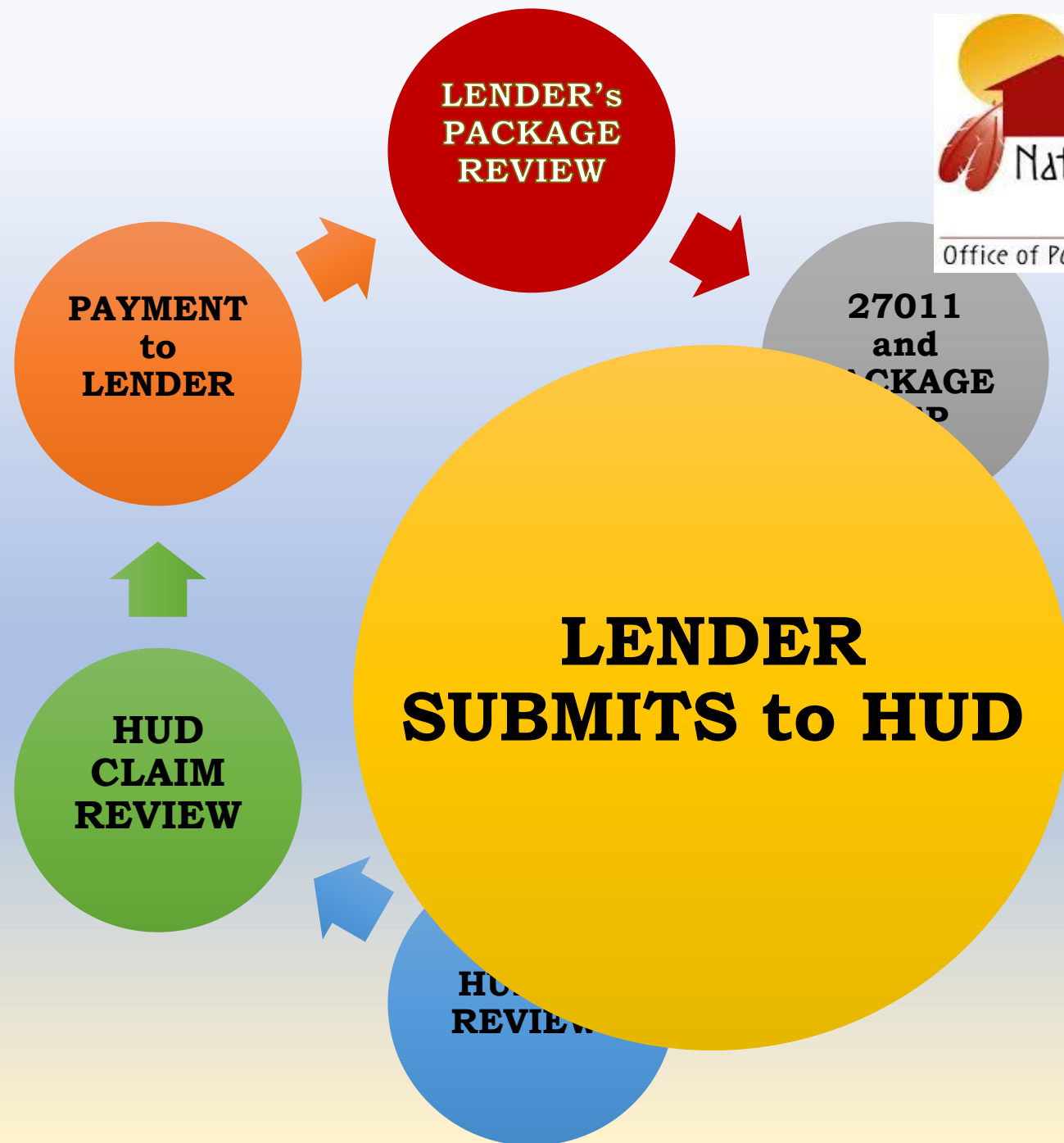
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Preservation And Protection Actions (P&P):

<https://www.hud.gov/sites/documents/16-02ML.PDF>

Claim Process





Claim Process

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HUD-27011- Part A: Initial Application

Part A includes information relating to the Mortgage, Property, property condition, Lender, payment history, and the foreclosure or, if appropriate, the conveyance, assignment, Claims without Conveyance of Title (CWCOT), or Pre-Foreclosure Sale (PFS).

The Part A claim for conveyance must be submitted within 45 days **after** the date the deed is filed for record.

On the date the deed is filed for record the OLG assumes full responsibility for all expenditures for repairs and other miscellaneous expenses

NOTE: OLG is not aware that a property has been conveyed to the Secretary until receipt of the Part A claim



Claim Process

Single-Family Application for Insurance Benefits

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

Write numeric date where indicated (i.e. MM-DD-YYYY).

General Information						
1. Claim Type <input type="checkbox"/> 01-Conveyance <input type="checkbox"/> 02-Assignment <input type="checkbox"/> 03-Automatic Assignment <input type="checkbox"/> 04-Coinurance <input type="checkbox"/> 05-Supplemental <input type="checkbox"/> 06-CWCOT <input type="checkbox"/> 07-PFS <input type="checkbox"/> Other		31-Spec. Forb. 32-Modification 33-Partial Claim				
2. FHA Case Number						
3. Section of the Act Code		4. Default reason code (2 digits)				
5. Endorsement date (fr. 13C)		6. Date form prepared				
7. Due date of first payment to principal and interest a. Original b. Modified		8. Due date last complete installment paid				
9. Date of possession and acquisition of marketable title		10. Date deed or assignment filed for record or date of closing or appraisal				
11. Date foreclosure proceedings a. Instituted b. Date of auction		12. Holding mortgagee (payee) (10 digits)				
13. Servicing mortgagee number (10 digits)		14. Mortgage reference number (maximum of 15 digits)				
15. Mortgage amount a. Original b. Modified		16. Holding mortgagee EIN (9 digits)				
17. Unpaid loan balance as of date in block 8 (Item 17 is required for insurance)		18. Date of firm commitment				
19. Expiration date of extension to foreclose/assign		20. Date of notice/Extension to convey				
21. Date of release of bankruptcy, if applicable		22. Is property vacant? <input type="checkbox"/> Yes <input type="checkbox"/> No				
23. If item 22 is No, date of local HUD Office approval		24. Is property conveyed damaged? <input type="checkbox"/> Yes <input type="checkbox"/> No				
25. If item 24 is Yes, date of: a. Local HUD Office approval (pursuant to 203.379(a)(1)) b. Certification (pursuant to 203.379(a)(2))						
26. Type of Damage <input type="checkbox"/> Tornado <input type="checkbox"/> Boiler explosion (Condominium units only) <input type="checkbox"/> Fire <input type="checkbox"/> Damage (203.377) <input type="checkbox"/> Flood <input type="checkbox"/> Earthquake		27. Recovery or estimate of damage				
28. Is mortgagee successful bidder? <input type="checkbox"/> Yes <input type="checkbox"/> No		29. Deficiency Judgment Code				
30. Authorized bid amount		31. Mortgagee reported curtailment date				
32. Schedule of Tax Information						
Tax Year	Type of tax or assessment	Collector's property identification	Amount paid	Period covered From	To	Date paid
33. Mortgagor's or HECM Borrower's name, SSN and property address			34. Brief legal description of property			
<p>Certification: The undersigned agrees that in the event of damage by fire (except as otherwise provided in section 203.379(b) of the HUD regulations; flood, earthquake, tornado, or boiler explosion, if applicable, the Secretary may deduct from the settlement to be made to the mortgagee an amount computed in accordance with the applicable HUD regulations. For conveyance claims, the undersigned further agrees: (1) that in the event the Secretary finds it necessary to recover the above described property to the mortgagee, because of the mortgagee's noncompliance with HUD regulations, the mortgagee shall reimburse the Secretary for any settlement made in debentures and/or cash and for all cash disbursements, including those for repairs and rehabilitation of the property, made by the Secretary; and (2) that if a mortgagee does not comply with HUD regulations, the mortgagee remains responsible for the property, and any loss or damage thereto, notwithstanding the filing of the deed to the Secretary for record, and such responsibility is retained by the mortgagee until HUD regulations have been fully complied with (203.379).</p> <p>For HECM claims, the undersigned hereby certifies under the penalty of perjury that the foregoing is true and correct: 1) the mortgage is prior to all mechanics' and materialmen's liens filed of record, regardless of when such liens attach, and prior to all liens and encumbrances, or defects which may arise except such liens or other matters as may have been approved by the Commissioner; 2) the amount stated in the instrument of assignment is actually due and owing under the mortgage; and 3) there are no offsets or counterclaims thereto and the mortgagee has a good right to assign.</p> <p>Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)</p> <p>By signing below, the undersigned certifies under penalty of perjury that the statements and information contained herein (face and reverse) are true and correct.</p>						
35. Name & address of mortgagee (include Zip Code)			36. Name & address of Mortgagee's servicer (include Zip Code)			
37. Mortgagee official signature, date & title (Signature not necessary if signed by (Servicer))			38. Servicer signature, date & title			

Please see HUD Handbook 4000.1, FHA Single Family Housing Policy Handbook for submission instructions for forward mortgage insurance claims.

Previous versions obsolete

Part A

form HUD-27011 (12/2017)

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HUD-27011- Part A: Initial Application

REQUIRED DOCUMENTS IN A PART A CLAIM FILE:

- A Copy of the first legal action to initiate foreclosure w/date action was taken
- A Copy of the recorded Sheriff sale
- A Copy of the deed that was filed for recording and/or a copy of the recorded deed
- A copy of the title showing the property was assigned to HUD
- A copy of the last 2 years loan servicing transaction records--escrow history, payment history and transactions, collection notes, dated on or after the last complete installment date, as reported (Item 8 of Part A, HUD-27011)
- A copy of the Section 184 Loan Guarantee Certificate
- Original Mortgage Note

HUD-27011 - Part B – Fiscal Data

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Single-Family Application for Insurance Benefits				
Part B Fiscal Data				
100. Mortgagor's or HECM Borrower's Name and Property Address		101. FHA Case Number	102. Section of Act Code	
		103. Mortgagee's reference number (max. 15 digits)	104. Date form prepared	
		105. Exp. date to Submit Title Evidence, or fiscal data for Part B	106. Check if supplemental <input type="checkbox"/>	
Line Number	Description	Column A Deductions	Column B Additions	Column C Interest
107.	Adjustment to Loan Balance (if different from Item 17, Part A)			
108.	Sale/Bid or Appraisal Value (for Coinsurance or Nonconveyance)			
109.	Escrow Balance (as of date in Item 10, Part A)			
110.	Total Disbursements for Protection and Preservation (from line 264, Part C)			
111.	Total Disbursements (from line 305, Part D)			
112.	Attorney/Trustee Fees Paid (from line 306, Part D)			

Part B provides all summary information relating to receipts and expenses incurred by the Lender



Claim Process

HUD-27011 - Part C – Support Document

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Single-Family Application for Insurance Benefits				
Part C Support Document				
200. Mortgagor's or HECM Borrower's Name and Property Address		201. FHA Case Number	202. Section of Act Code	
		203. Mortgagee's reference number (max. 15 digits)		
		204. Date	205. Debenture interest rate	
Disbursements for Protection and Preservation (Continues on back)				
Date Paid	Date Work Completed	Description of Service Performed	Amount Paid \$	Debenture Interest \$
206.				
207.				
208.				

REQUIRED SUPPORTING DOCUMENTS IN A CLAIM FILE:

- All property inspection reports (e.g., initial, occupied, and vacant)
- Any photographs needed to support Property Preservation expenses and evictions



Claim Process

HUD-27011 - Part D – Support Document (Continuation 1)

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Single-Family Application

for Insurance Benefits

Part D Support Document (Continuation 1)

300. FHA Case Number	301. Section of Act Code	302. Mortgagee's reference number (max. 15 digits)	Debenture Interest Rate	304. Date

305. Disbursements for HIP, taxes, ground rents and water rates (which were liens on the mortgage), eviction costs and other disbursements not shown elsewhere (do not include penalties for late payment.) Only costs incurred between the dates in Items 8 and 10 of Part A are allowed.

Date Paid	Description	Amount Paid	Debenture Interest	Date Paid	Description	Amount Paid	Debenture Interest

REQUIRED SUPPORTING DOCUMENTS IN A CLAIM FILE:

- All invoices and receipts or other documentation of payment made, supporting all expenses for which reimbursement is claimed.



Claim Process

HUD-27011 - Part E – Support Document (Continuation 2)

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**Single-Family Application
for Insurance Benefits**
Part E Support Document (Continuation 2)
Use this form when filing for Coinsurance or Nonconveyances

400. FHA Case Number	401. Section of Act Code	402. Mortgagee's reference number (max. 15 digits)	403. Debenture Interest Rate	404. Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

405. Overhead Costs One Time Charge (not to exceed \$40) \$ <input type="text"/> No. of Months <input type="text"/> x amount \$ <input type="text"/> = Enter on Line 125, Part B Total \$ <input type="text"/>	409. Appraisal Fee <input type="text"/> \$ <input type="text"/> <input type="text"/> Enter on Line 130, Part B Total \$ <input type="text"/>
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406. Amounts due from buyer at closing or at appraisal notice date for: 410. Deficiency Judgment Costs/Fees

REQUIRED SUPPORTING DOCUMENTS IN A CLAIM FILE:

- A copy of any appraisals
- Invoices and/or receipts of payment made supporting all expenses for which reimbursement is claimed



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Supplemental Claim:

is a claim amending the initial claim payment due to delayed expenses or claim calculation or payment errors.



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REQUIRED DOCUMENTS NEEDED FOR A CWCOT CLAIM:

When the Lender was approved to sell a property to a third party, the lender must submit:

- A copy of the approved HUD form -91022, Mortgagee Notice of Foreclosure Sale and all related documentation
- A copy of the appraisal
- All Part A claim documentation



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Short Sale or PFS Claim:

Additional documentation for these claims includes:

- Short Sale/PFS approval documents
- HUD approved sales agreement
- A copy of the wire transfer or certified funds check
- A copy of the Closing Disclosure



Claim Process

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Special Forbearance Claim:

- Relief typically reserved for loss of employment
- Must lead to reinstatement of the loan
- Maximum arrearage due may not exceed 12 months of PITI at any time

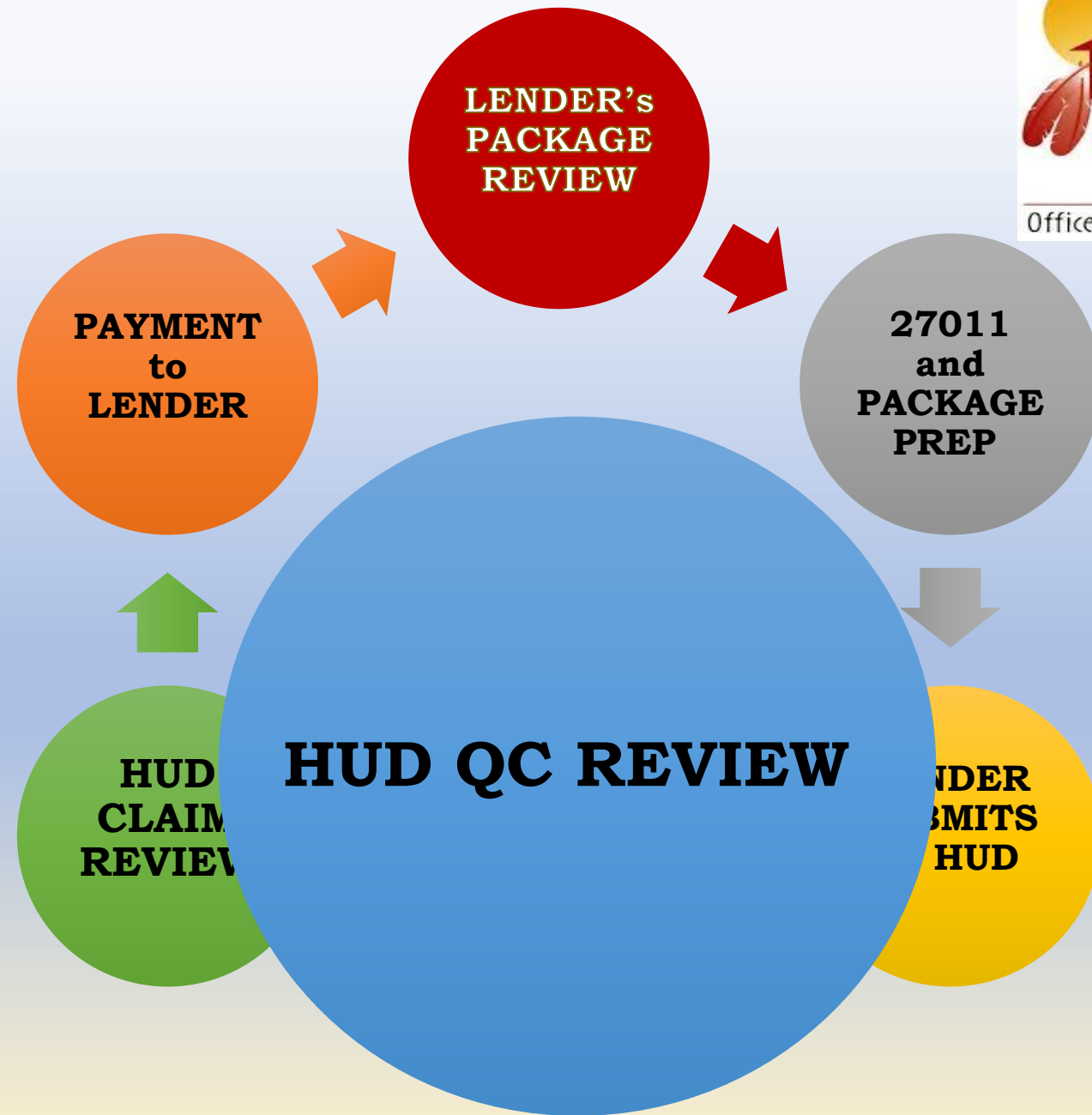
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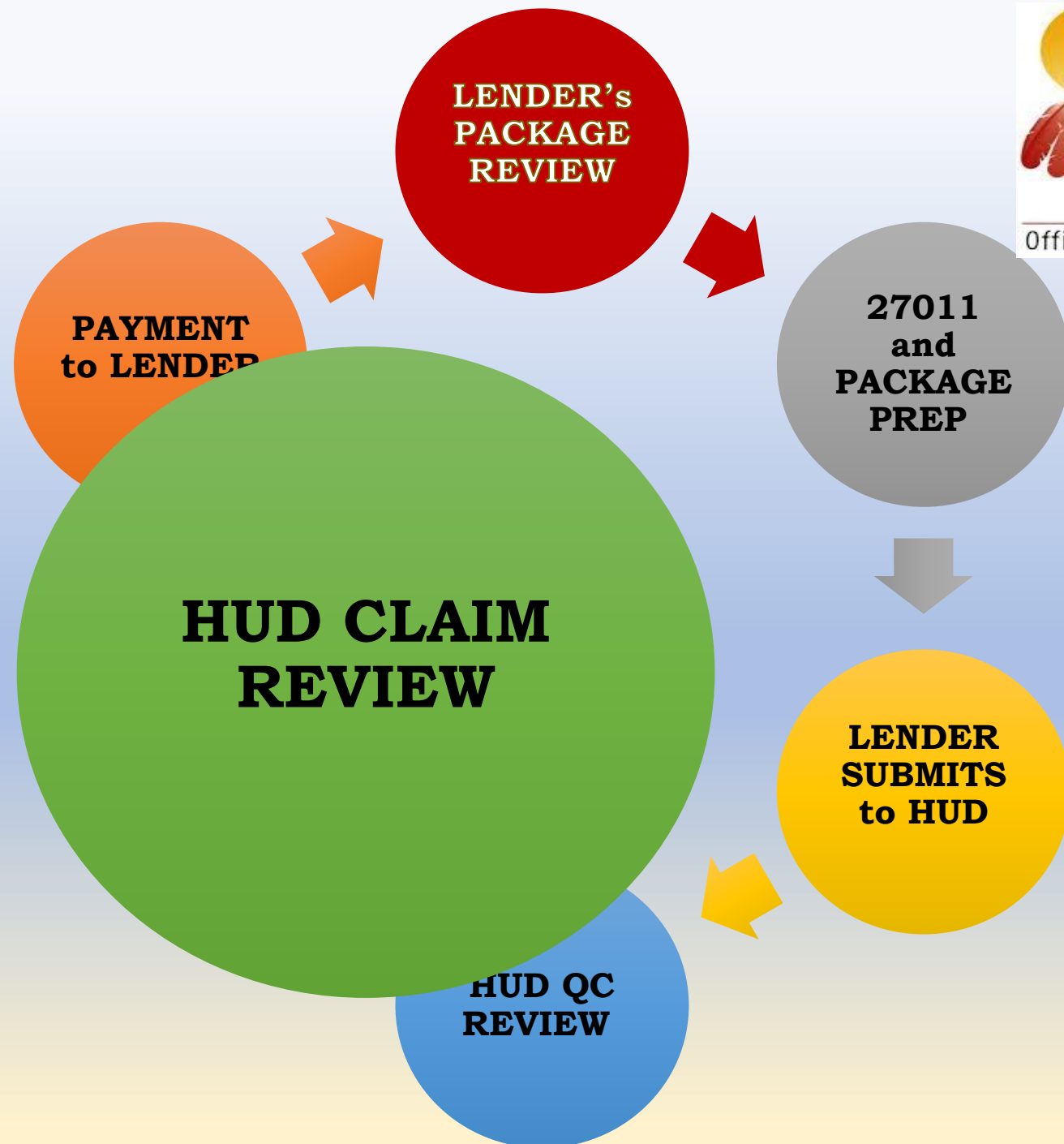
Loss Mitigation Advance:

- Where funds are advanced by HUD on behalf of the mortgagor in an amount necessary to reinstate the loan.
- May be offered to borrowers who:
 - have overcome the cause of the default;
 - have sufficient income to resume monthly mortgage payments; and
 - do not have sufficient surplus income to repay the arrearage through a repayment plan.

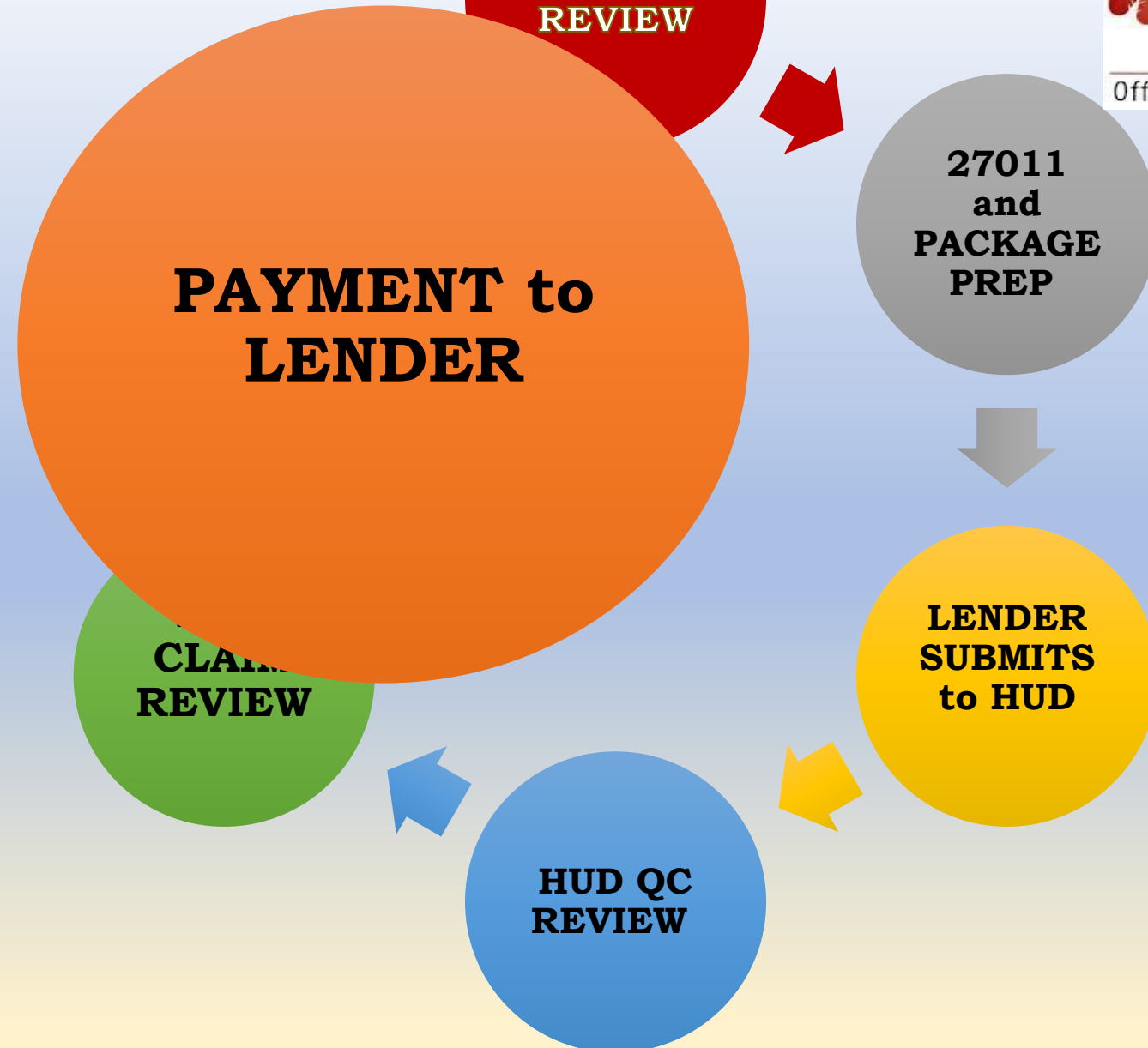
Claim Process



Claim Process



Claim Process





Claim Process

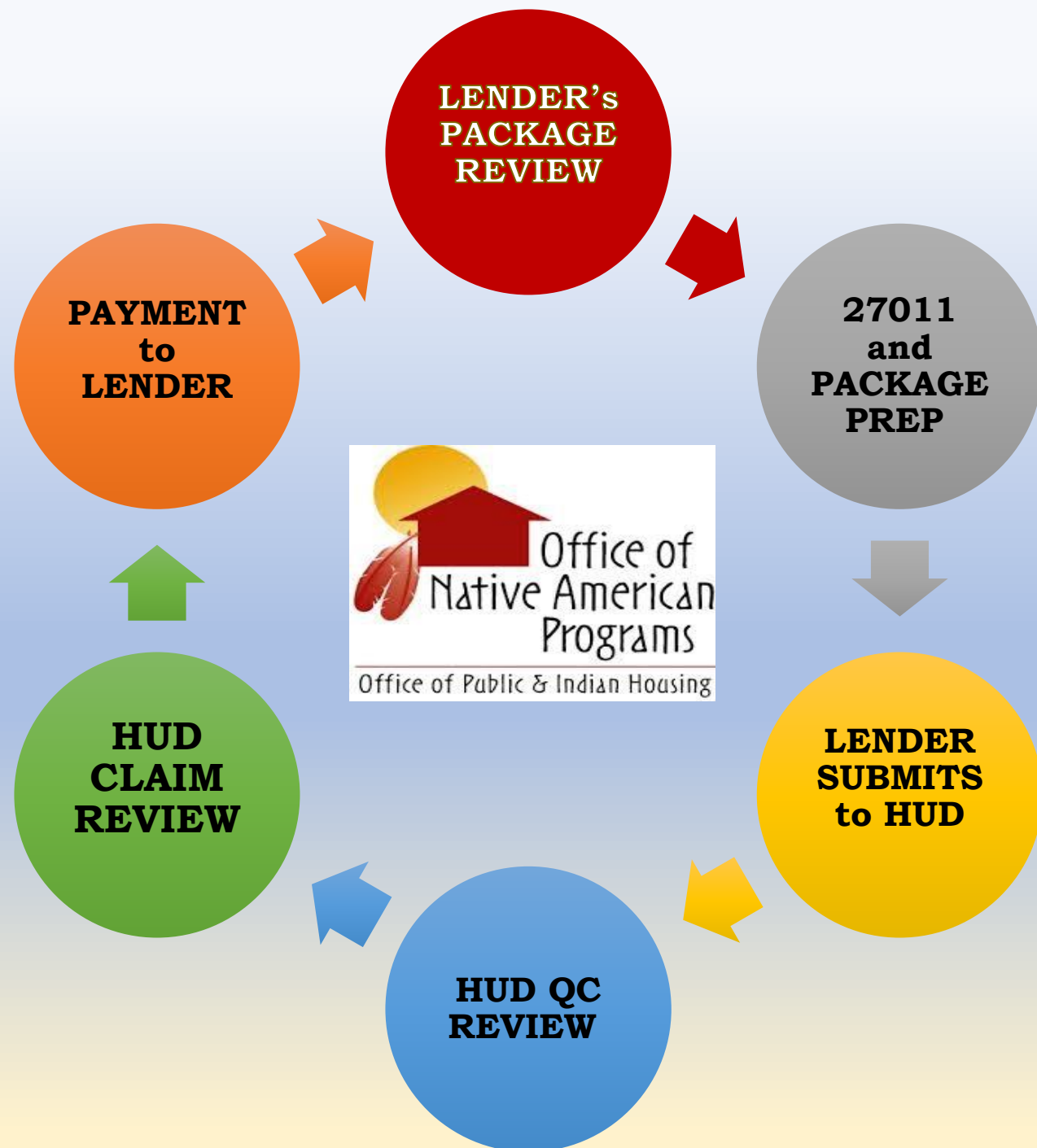
**PAYMENT to
LENDER**

Claim Payment and Advice of Payment:

Claim Payment and Advice of Payment:

- Claim Review complete
- Active DUNS number
- Request for payment submitted to Department of Treasury
- Electronic payment sent to Lender from Treasury
- Advice of Payment sent to Lender from HUD

Claim Process





Questions?



Claim Process

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REQUIRED DOCUMENTS IN A CLAIM FILE:

Servicing documentation:

- Evidence of Loss Mitigation review;
- Documentation of compliance with HUD's Reasonable Diligence Timeframe;
- Documentation to justify any delays meeting time frames; including, documentation of compliance with federal or state prohibitions or delays, if applicable;

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REQUIRED DOCUMENTS IN A CLAIM FILE:

- Copy of the first legal action to initiate foreclosure with the date the action was taken;
- Copy of foreclosure deed recorded by the local recording authority with the date of recordation;
- Copy of cover letter, if the deed or assignment was sent to a recording authority or the Bureau of Indian Affairs (BIA), for assignment only
- Copy of the certified recorded assignment Title Status Report (TSR), for assignment only
- Title approval letter, if applicable;



Claim Process

**LENDER
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REQUIRED DOCUMENTS IN A CLAIM FILE:

Continued:

- Invoices, receipts or other documentation of payments made supporting all expenses claimed;
- All loan servicing transaction records (e.g., escrow history, payment history, transaction codes, collection notes, etc.) dated on or after the last complete installment date, as reported (Item 8 of Part A, HUD-27011);
- Original Mortgage Note and/or modification, if applicable;
- Copy of the Loan Guarantee Certificate;
- Copy of the Original Mortgage or Deed
- Copy of the Original Section 184 Rider
- Copy of the Original Title Policy
- Copy of legal action to initiate eviction, if applicable;
- All documentation for bankruptcy, if applicable;



Claim Process

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REQUIRED DOCUMENTS IN A CLAIM FILE:

Continued:

- Copy of the First Right of Refusal Letter, for assignment only;
- Copy of the certified recorded Title Status Report, for assignment only;
- Copy of the certified recorded Lease, for assignment only;
- All property inspection reports (e.g., initial, occupied, and vacant);
- Any photographs to support P&P expenses and evictions;
- Written responses from OLG for approval of extensions or expenses;
- Death certificate

Claim Process

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REQUIRED DOCUMENTS IN A CLAIM FILE:

Continued:

- Evidence showing that the certificate of title to the Manufactured Home is properly retired;
- Invoices, receipts or other documentation of payments made supporting all expenses claimed;
- Documentation supporting any extensions (Items 19, 20, and 21 Part A, HUD-27011, if applicable;
- Copy of hazard insurance policy and flood insurance policy, if applicable;
- Documentation for refund or estimated refund of hazard insurance premiums, if applicable;



Claim Process

**LENDER
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REQUIRED DOCUMENTS IN A CLAIM FILE:

Continued:

- Copy of form HUD-91022 with any appraisals; a copy of the calculation of the Adjusted Fair Market Value (AFMV);
- Copy of the wire or canceled check for CWCOT and PFS claims;
- Copy of the Closing Disclosure, if applicable;
- All parts of claim form, schedules, attachments, and any other supporting documents.
- All property inspection reports (e.g., initial, occupied, and vacant);
- Any photographs to support P&P expenses and evictions;
- Written responses from OLG for approval of extensions or expenses;
- Documentation supporting any extensions (Items 19, 20, and 2 Part A, HUD-27011, if applicable;